

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

David D Kovnat
Denise J Kovnat
Debtor(s)

Case No. 16 B 12880

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/15/2016.
- 2) The plan was confirmed on 08/22/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/20/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 07/03/2017.
- 6) Number of months from filing to last payment: 15.
- 7) Number of months case was pending: 19.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$48,931.07.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$124,395.00
Less amount refunded to debtor	\$59,894.89

NET RECEIPTS: **\$64,500.11**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,255.41
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,755.41**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Bank of America	Unsecured	0.00	NA	NA	0.00	0.00
Becket & Lee	Unsecured	2,425.41	2,425.41	2,425.41	2,425.41	1.86
Becket & Lee	Unsecured	359.50	339.50	339.50	339.50	0.26
Becket & Lee	Unsecured	8,228.16	8,228.16	8,228.16	8,228.16	6.31
Capital One	Unsecured	318.25	NA	NA	0.00	0.00
Carson Pirie Scott	Unsecured	200.00	NA	NA	0.00	0.00
Chadwicks	Unsecured	1,108.00	NA	NA	1,108.00	0.00
Chase	Unsecured	1,793.34	NA	NA	0.00	0.00
Chase	Unsecured	472.67	NA	NA	0.00	0.00
Chase	Unsecured	7,752.00	NA	NA	0.00	0.00
Chase	Unsecured	9,070.00	NA	NA	0.00	0.00
Citi Cards	Unsecured	6,015.00	NA	NA	0.00	0.00
Cook County Clerk	Secured	17,500.00	0.00	17,500.00	2,625.03	0.00
Cook County Treasurer	Secured	11,100.00	11,237.26	11,100.00	3,330.00	0.00
Cook County Treasurer	Unsecured	NA	137.26	137.26	0.00	0.00
Corona Investments	Unsecured	0.00	NA	NA	0.00	0.00
Discover Financial Services	Unsecured	6,484.29	6,484.29	6,484.29	6,484.29	4.97
Discover Financial Services	Unsecured	10,137.00	10,237.82	10,237.82	10,237.82	7.85
Exxon Mobil	Unsecured	159.49	NA	NA	0.00	0.00
Home Depot	Unsecured	185.61	NA	NA	0.00	0.00
HSBC	Unsecured	3,400.00	NA	NA	0.00	0.00
Illinois Dept of Revenue 0414	Unsecured	0.00	1,587.55	1,587.55	1,587.55	1.22
Illinois Dept of Revenue 0414	Priority	2,114.00	2,203.77	2,203.77	2,203.77	13.65
Internal Revenue Service	Priority	9,113.00	16,164.98	16,164.98	16,164.98	103.07
Internal Revenue Service	Unsecured	3,021.14	4,975.18	4,975.18	4,975.18	3.82
Ivkovic, D MD	Unsecured	0.00	NA	NA	0.00	0.00
JC Penney	Unsecured	2,444.00	NA	NA	0.00	0.00
Midwest Clinical Imaging	Unsecured	200.00	NA	NA	0.00	0.00
NCNS	Unsecured	450.00	NA	NA	0.00	0.00
New York & Co	Unsecured	300.00	NA	NA	0.00	0.00
QCard	Unsecured	1,167.26	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Reno Emerg Phys	Unsecured	300.00	NA	NA	0.00	0.00
Sams Club Discover	Unsecured	5,098.19	NA	NA	0.00	0.00
St Marys Hospitalist	Unsecured	200.00	NA	NA	0.00	0.00
Target	Unsecured	6,000.00	NA	NA	0.00	0.00
Union Plus Credit Card	Unsecured	400.00	NA	NA	0.00	0.00
US Bank	Unsecured	1,260.00	NA	NA	0.00	0.00
Virtual Radiologic Prof, LLC	Unsecured	200.00	NA	NA	0.00	0.00
WFNNB Metrostyle	Unsecured	300.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$28,600.00	\$5,955.03	\$0.00
TOTAL SECURED:	\$28,600.00	\$5,955.03	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$18,368.75	\$18,368.75	\$116.72
TOTAL PRIORITY:	\$18,368.75	\$18,368.75	\$116.72
GENERAL UNSECURED PAYMENTS:	\$34,415.17	\$34,277.91	\$26.29

Disbursements:

Expenses of Administration	<u>\$5,755.41</u>	
Disbursements to Creditors	<u>\$58,744.70</u>	
TOTAL DISBURSEMENTS :		<u>\$64,500.11</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/06/2017

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.